WHAT IS CLAIMED IS:

1.   An automated payment system for processing payment of an invoice sent from a payee to a customer, wherein the customer has a bank account at a payor bank and the payee has a bank account at a payor bank, the automated payment system comprising:

5   a document scanning system having:

an input receptacle for receiving the invoice and a check for an amount drawn on the customer's account,

an image scanner,

an output receptacle,

10   a transport mechanism adapted to transport the invoice and the check from the input receptacle, past the image scanner, and to the output receptacle,

the image scanner being adapted to obtain at least one image of the invoice and at least one image of the check, and

15   a controller coupled to the transport mechanism and the image scanner, the controller adapted to control the transport mechanism and the image scanner;

a first computer at the payor bank communicatively coupled to the document scanning system and adapted to receive the at least one image of the

20   check and the at least one image of the invoice, the first computer is further adapted to debit the customer's account for the amount of the check; and

a second computer at the payee bank communicatively coupled to the first computer and adapted to receive the at least one image of the check

25   and the at least one image of the invoice from the first computer;

wherein the first computer is further adapted to transmit funds in the amount of the check to the payee bank and the second computer is adapted to receive the funds and to credit the payee's account for the amount of the funds.

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2.   The processing system of claim 1, wherein the payor bank and the payee bank are different banks.

3.   The processing system of claim 1, wherein the payor bank and the payee bank are the same bank.

4.   The processing system of claim 1, further comprising a personal computer adapted to receive the at least one image of the check and the at least one image of the invoice from the first computer.

5.   The processing system of claim 4, wherein the personal computer is a computer operated by the payee.

6.   The processing system of claim 4, wherein the personal computer is a computer operated by the customer.

7.   The processing system of claim 1, wherein one of the first computer or the document scanning system is further adapted to obtain an authorization agreement from the customer.

8.   The automated payment system according to claim 7, wherein the authorization agreement is obtained verbally from the customer.

9.   The automated payment system according to claim 8, comprising a printer for imprinting indicia of verbal authorization on the document.

10.   The automated payment system according to claim 7, further comprising an imprinter adapted to imprint the authorization agreement on the document.

11.   The automated payment system according to claim 10, wherein the imprinter comprises a stamp adapted to manually stamp the authorization agreement on the document.

12. The automated payment system according to claim 11, wherein the stamp further includes a promise to pay as well as an authorization agreement.

13. The automated payment system according to claim 10, wherein the imprinter includes a printer adapted to print an authorization agreement on the document submitted by a customer.

14. The automated payment system according to claim 13, wherein the printer is further adapted to imprint a promise to pay as well as the authorization agreement on the document.

15. The automated payment system according to claim 7, further comprising an imprinter adapted to imprint the authorization agreement on a receipt.

16. The automated payment system according to claim 15, wherein the imprinter comprises a stamp adapted to manually stamp the authorization agreement on the receipt.

17. The automated payment system according to claim 16, wherein the stamp further includes a promise to pay as well as an authorization agreement.

18. The automated payment system according to claim 17, wherein the imprinter includes a printer adapted to print an authorization agreement on the receipt.

19. The automated payment system according to claim 7, wherein the authorization agreement is displayed to the customer on a video screen.

20. The automated payment system according to claim 19, further comprising an electronic signature pad and an electronic pen, the electronic signature pad adapted to receive a signature from the customer.

21. The automated payment system according to claim 19, further comprising a button on the video screen wherein the customer activates the button to execute the authorization agreement.

22. The automated processing system of claim 7, wherein the authorization agreement is a form signed prior to the transaction occurring.

23. The automated processing system of claim 22, wherein the form authorizes one transaction.

24. The automated processing system of claim 22, wherein the form authorizes a plurality of transactions.

25. The automated payment system of claim 1, further comprising a printer coupled to the controller.

26. The automated payment system of claim 25, wherein the printer is further adapted to inscribe the check with an indicia of cancellation.

27. The automated payment system of claim 25, further comprising a second printer adapted to inscribe the check with a transaction amount.

28. The automated payment system of claim 1, wherein the document scanning system further includes a value entry means adapted to enter a transaction amount into the document scanning system.

29. The automated payment system of claim 28, wherein the document scanning system is further adapted to compare a transaction amount printed on the check against the transaction amount keyed in by the operator.

30. The automated payment system of claim 28, wherein the value entry means is a keyboard.

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31.   The automated payment system of claim 28, wherein the value entry means is a plurality of denomination keys.

32.   The automated payment system of claim 28, wherein the value entry means is a numeric keypad.

33.   The automated payment system of claim 28, wherein the value entry means is a touchscreen.

34.   The automated payment system of claim 1, the document scanning system further comprising at least one control panel adapted to display information to one of an operator and the customer.

35.   The automated payment system of claim 34, wherein the control panel is further adapted to receive a command from at least one of the operator and the customer.

36.   The automated payment system of claim 1, wherein the image scanner further comprises multiple scanheads.

37.   The automated payment system of claim 1, wherein the image scanner further comprises:

    a mirror adapted to receive an image of a first side of the check and invoice; and

    a single scan head adapted to receive the image of the first side of the check and invoice from the mirror;

    wherein the single scan head receives an image of the second side of the document.

38.   The automated payment system of claim 1, wherein the document scanning system transports and scans the check and the invoice such that a longer edge of the document is perpendicular to the direction of transport.

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39. The automated payment system of claim 1, wherein the document scanning system transports and scans the check and the invoice such that a longer edge of the document is parallel to the direction of transport.

40. The automated payment system of claim 1, wherein the output receptacle includes a single output bin.

41. The automated payment system of claim 1, wherein the output receptacle includes a first output bin and a second output bin.

42. The automated payment system of claim 41, wherein one of the first and second output bins is adapted to be an off sort bin to receive at least one of checks and invoices unable to be scanned by the document scanning system.

43. The automated payment system of claim 41, wherein the first output bin is adapted to accept checks and the second output bin is adapted to accept invoices.

44. The automated payment system of claim 1, wherein the output receptacle includes a plurality of output bins.

45. The automated payment system of claim 44, wherein one of the plurality of output bins is an off sort bin.

46. The automated payment system of claim 1, further comprising a stacking wheel comprising flexible blades positioned to restack documents in the output receptacle.

47. The automated payment system of claim 1, wherein the scanned image is a full image of the check or invoice.

48. A method of debiting a first financial account and crediting a second financial account, the first financial account belonging to a customer and the second financial account belonging to a payee, the method comprising:

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receiving a check drawn on the first financial account in an input receptacle of a document scanning system;

receiving an invoice referencing the second financial account in an input receptacle of the document scanning system;

transporting the check past an image scanner of the document scanning system;

transporting the invoice past the image scanner of the document scanning system;

scanning the check and the invoice with the image scanner to generate an electronic image of the check and an electronic image of the invoice;

obtaining a transaction amount from the image of the check;

obtaining account information from the image of the invoice;

transmitting the image of the check and the image of the invoice to a payor financial institution, the financial institution holding the first financial account;

debiting the first financial account for the transaction amount;

transmitting the image of the check, the image of the invoice, and funds equal to the transaction amount to a payee financial institution, the financial institution holding the second financial account; and

crediting the second financial account for the transaction amount.

49.   The method of claim 48, further comprising obtaining an authorization agreement from the customer to debit the first financial account.

50.   The method of claim 49, wherein the step of obtaining an authorization agreement occurs prior to inserting the check in the input receptacle.

51.   The method of claim 49, further comprising examining the check for indicia of cancellation.

52.   The method of claim 50, wherein checking for indicia of cancellation is done prior to obtaining the executed authorization agreement.

53.   The method of claim 48, comprising obtaining the authorization agreement verbally from a customer.

54.   The method of claim 53, comprising imprinting indicia of the verbal authorization on the document.

55.   The method of claim 49, further comprising imprinting the authorization agreement on the document.

56.   The method of claim 55, wherein imprinting comprises manually stamping the authorization agreement on the document.

57.   The method of claim 56, wherein stamping further includes stamping a promise to pay as well as an authorization agreement on the document.

58.   The method of claim 55, further comprising providing a printer adapted to print an authorization agreement on the document.

59.   The method of claim 49, further comprising imprinting the authorization agreement on a receipt.

60.   The method of claim 59, wherein imprinting comprises manually stamping the authorization agreement on the receipt.

61.   The method of claim 60, wherein stamping further includes stamping a promise to pay as well as an authorization agreement on the receipt.

62.   The method of claim 59, wherein imprinting comprises utilizing a printer to print an authorization agreement on the receipt.

63.   The method of claim 49, further comprising displaying the authorization agreement to a customer on a video screen.

64. The method of claim 63, further comprising providing an electronic signature pad and an electronic pen for receiving a signature from the customer to execute the authorization agreement.

65. The method of claim 64, further comprising providing a button for the customer to activate the displayed authorization agreement.

66. The method of claim 65, wherein obtaining the executed authorization agreement comprises obtaining an executed authorization agreement for a single transaction.

67. The method of claim 49, wherein obtaining the executed authorization agreement comprises obtaining an executed authorization agreement for a plurality of transactions.

68. The method of claim 49, further comprising inscribing the check with an indicia of cancellation.

69. The method of claim 68, further comprising returning the cancelled check to the customer.

70. The method of claim 68, further comprising transmitting an image of the cancelled check to the customer.

71. The method of claim 48, further comprising scanning the document such that a longer edge of each of the check and the invoice are perpendicular to the direction of transport.

72. The method of claim 48, further comprising scanning the document such that a longer edge of each of the check and the invoice are parallel to the direction of transport.

73.   The method of claim 48, further comprising imprinting a transaction amount on the check.

74.   An automated payment system for processing payment of an invoice sent from a payee to a customer, wherein the customer has a bank account at a payor bank and the payee has a bank account at a payor bank, the automated payment system comprising:

> a document scanning system adapted to obtain at least one image of at least one of the invoice and the check;
>
> a first computer at the payor bank communicatively coupled to the document scanning system and adapted to receive the at least one image of at least one of the check and the invoice, the first computer is further adapted to debit the customer's account for the amount of the check; and
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> a second computer at the payee bank communicatively coupled to the first computer and adapted to receive the at least one image of at least one of the check and the invoice from one of the first computer and the document scanning system, the second computer further adapted to credit the payee's account for the amount of the check.

75.   A method of debiting a first financial account and crediting a second financial account, the first financial account belonging to a customer and the second financial account belonging to a payee, the method comprising:

> receiving a check drawn on the first financial account and having a transaction amount in a document scanning system;
>
> receiving an invoice referencing the second financial account in the document scanning system;
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> obtaining an image of the check;
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> obtaining an image of the invoice;
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> transmitting the image of the check and the image of the invoice to a payor financial institution, the financial institution holding the first financial account;
>
> debiting the first financial account for the transaction amount;

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transmitting the image of the check to a payee financial institution, the payee

15   financial institution holding the second financial account; and

crediting the second financial account for the transaction amount.

76.   An automated payment system for processing payment of an invoice sent from a payee to a customer, wherein the customer has a bank account at a payor bank and the payee has a bank account at a payor bank, the automated payment system

5   comprising:

a plurality of document scanning systems, each of the document scanning systems adapted to obtain at least one image of at least one of the invoice and the check;

a first computer at the payor bank communicatively coupled to each of the

10   plurality of document scanning systems and adapted to receive the at least one image of at least one of the check and the invoice, the first computer is further adapted to debit the customer's account for the amount of the check; and

a second computer at the payee bank communicatively coupled to the first

15   computer and adapted to receive the at least one image of at least one of the check and the invoice from one of the first computer and the document scanning system, the second computer further adapted to credit the payee's account for the amount of the check.

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